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Title: * Need to issue stringent guidelines for the effective implementation of Agricultural loan waiver scheme -laid.

SHRI S.D. MANDLIK (KOLHAPUR): Sir, the announcement of the Debt waiver and Debt relief schemes by the Government, of India for small and marginal farmers has come as a great relief to farming community at large. The District Central Co-operative banks have been identified as nodal agencies for disbursement purpose.

Unscrupulous elements in various primary agricultural societies have used this wonderful scheme to their monetary advantage. The method adopted is very simple. Since, there is no restriction on amount of crop loan to be given to the farmers or there is no scale of crop loan advances per acre, unscrupulous agents and Primary Agricultural Credit Societies (PACSs) have shown very large amount as crop loans outstanding. The PACSs have forwarded a list to people against whom there is loan out standing. However, in many cases non-existing loans and individuals have been shown as defaulters. The main criteria i.e., out standing loans for agricultural and crop only and holding of land up to 2 ht. has been bypassed.

Honest farmers who were regular in repayment of loan are the biggest victims. The tendency to default in repayment shall grow. I have written letters in this regard to the Government, to issue stringent guidelines along with substantial benefit to regular loan repaying farmer community. I also, urge through your good office Sir, the Finance Minister, to carry out high level enquiry in these fraudulent practices and take strict action against guilty persons.